

**Information to identify the case:**

Debtor 1	Diana Rodriguez	Social Security number or ITIN xxx-xx-1713
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-10828-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Diana Rodriguez

4/18/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Diana Rodriguez  
Debtor

Case No. 19-10828-SLM  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db	#+Diana Rodriguez, 124 Union Ave, Paterson, NJ 07502-1850
517972019	Hyundai Motor Finance, PO Box 6608914, Dallas, TX 75266
517972020	+Mr Cooper, PO Box 60516, City of Industry, CA 91716-0516
517972023	PSE&G, c/o Ontract Callers Inc., Augusta, GA
517972024	Synchrony Bank, c/o JH Portfolio Debt, 5757 Phantom Drive, Ste 225, Florissant, MO 63032
517972026	+Synchrony Bank, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 19 2019 00:40:37 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 19 2019 00:40:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, c/o PRA Recievable Management, LL, POB 41021, Norfolk, VA 23541-1021
517972021	+EDI: RESURGENT.COM Apr 19 2019 04:08:00 Credit One Bank, c/o LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
517972022	EDI: DISCOVER.COM Apr 19 2019 04:08:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850
517972018	+E-mail/Text: bankruptcydept@wyn.com Apr 19 2019 00:41:09 'Fairfield Acceptance', 10750 W. Charleston, Suite 130, Las Vegas, NV 89135-1049
517972025	+EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, c/o Portfolio Recovery, PO Box 542000, Orlando, FL 32896-0001
517969975	+EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517968391	CREDIT ONE BANK,C/O LVNV FUNDING LLC,PO BOX 1269,G, DISCOVER FINANCIAL SERVICES,PO BOX 15316, FAIRFIELD ACCEPTANCE,10750 W. CHARLESTON, HYUNDAI MOTOR FINANCE,PO BOX 6608914,Dal, MR. COOPER,PO BOX 60516,City of Industry, PSE&G,c/o ONTRACT CALLERS INC.,Augusta,G
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TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

David J. Finkler	on behalf of Debtor Diana Rodriguez DFinkler.LawDJF@verizon.net
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR6 Mortgage Pass-Throu dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR6 Mortgage Pass-Throu kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Nancy Isaacson	nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5